

UNITED STATES BANKRUPTCY
COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2 (c)
Karina Pia Lucid, Esq., LLC
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Liberty Corner, NJ 07938-0230
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*Counsel to defendant(s), Anthony C. Curto Jr. and
Veronica Curto*

In Re:

ANTHONY C. CURTO JR. AND VERONICA CURTO

Debtors.

Chapter 11
Subchapter V

Case No.: 20-14300 (VFP)

Adv. Pro. No.
20-01344 (VFP)

KINGTOWN TRUCKSTOP, LLC.,

Plaintiff(s),

v.

ANTHONY C. CURTO JR. AND VERONICA CURTO

Defendant(s).

NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY

Veronica and Anthony Curto, the debtors (“Debtors”), in this case propose a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Debtor: Anthony & Veronica Curto

Case No.: 20-14300 (VFP), Adv. Pro. No.: 20-01344 (VFP)

Caption: Notice of Proposed Settlement Resolving Adversary Case

Address of the Clerk:

If an objection is filed, a hearing will be held before the Honorable Vincent F. Papalia, on December 22, 2020 at 10:00AM EST at the United States Bankruptcy Court, 50 Walnut Street, Newark, NJ 07102, Courtroom 3B (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action:

On or about June 9, 2020, an adversary complaint (the “Complaint”) to determine the dischargeability of an alleged debt was filed on behalf of Kingtown Truckstop, LLC (the “Plaintiff”) and against the Debtors and was docketed as Adv. Pro. No.: (VFP) (the “Adversary Case”). The Debtors filed an answer to the Complaint on or about July 26, 2020. The Complaint alleged a non-dischargeable debt owed by the Debtors to Plaintiff in the amount of \$154,539.41. The Debtors disputed not only the character of the debt, asserting it to be a general unsecured claim, but also the amount.

Pertinent terms of settlement:

After extensive discussion and limited discovery, the parties determined it was in their mutual best interests to settle the dispute rather than continuing down the path of costly and time-consuming litigation.

The accord reached between the parties is that Debtors accept Plaintiff’s \$154,539.41 claim and will pay \$30,000.00 as a “convenience class” claim through their chapter 11 plan with the remaining balance of \$124,539.41, being paid pro rata with other general unsecured claims through the plan. The \$30,000.00 convenience class claim is an agreed amount that will be non-dischargeable in the event the Debtors default on their chapter 11 plan payments. The remainder of \$124,539.41 remains a general unsecured claim subject to the same treatment as all other general unsecured claims

Debtor: Anthony & Veronica Curto

Case No.: 20-14300 (VFP), Adv, Pro. No.: 20-01344 (VFP)

Caption: Notice of Proposed Settlement Resolving Adversary Case

The Debtors contest the Plaintiff's full asserted claim and the allegations of non-dischargeability, but all parties realizing the risks, uncertainties, and costs of litigation, support the resolution.

Objections must be served on, and requests for additional information directed to:

Name: Karina Pia Lucid, Esq.

Address: PO BOX 230, Liberty Corner, NJ 07938

Telephone No.: (908) 350-7505

In re:
Anthony C Curto, Jr.
Veronica Curto
Debtor(s)

Case No. 20-14300-VFP
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 09, 2020

User: admin
Form ID: pdf905

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony C Curto, Jr., Veronica Curto, 20 Oakdale Ave, Andover, NJ 07821-2939
cr	+ BMO Harris Bank N.A., 111 W. Monroe Street, Chicago, IL 60603-4095
cr	+ Delaware River Joint Toll Bridge Commission, c/o Mark Caliguire, Esq., Florio Perrucci Steinhardt & Cappelli, 235 Broubalow Way, Phillipsburg, NJ 08865 UNITED STATES 08865-1682
acc	+ Steven Kessler, Steven Kessler & Associates, LLC, 15 Commerce Blvd, Succasunna, NJ 07876-1343
518808095	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518766656	+ American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
518761300	+ Amerihome Mtg Co, Llc, 21300 Victory Blvd, Woodland Hills, CA 91367-2525
518761301	+ Amex, P.o. Box 981537, El Paso, TX 79998-1537
518981704	+ Arseneault & Fassett, LLP, 560 Main Street, Chatham, NJ 07928-2119
519036920	+ BMO Harris Bank, N.A., PO Box 3040, Cedar Rapids, IA 52406-3040
518761302	+ Bank Capital Services LLC, dba F.N.B. Equipment, 1853 Highway 315, Pittston, PA 18640-6101
518761303	Bank Of The West, Consumer Product Servicing, Omaha, NE 68154
518761304	+ Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
518761307	+ Cap1/saks, 3455 Hwy 80 West, Jackson, MS 39209-7202
518840794	+ Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
518761309	+ Cllen Bureau Of The Hu, 155 North Plank Rd, Newburgh, NY 12550-1747
518761305	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Bloom/dsnb, Po Box 8218, Mason, OH 45040
518761316	+ IPFS Corporation, c/o Norris McLaughlin, P.A., 400 Crossing Blvd 8th Floor, Bridgewater, NJ 08807-2863
518799730	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518786606	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518810003	Kingtown Truckstop, LLC, Michael Spapanka, Esq., 150 West Ave., Somerville, NJ 08876
518911410	Knight Capital Funding III, LLC, 11 SE 6th Street, Suite 700, Fort Lauderdale, FL 33301
518803198	+ M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
518761318	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, 50 Barrack Street, 9th Floor, P.O. Box 245, Trenton, NJ 08695-0267
518834084	State of New Jersey, Division of Employer Accounts, PO Box 379, Trenton, NJ 08625-0379
518805152	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
518761324	+ Universal Card Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
518761325	+ Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
518761326	+ Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 09 2020 21:27:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2020 21:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

District/off: 0312-2

User: admin

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smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 09 2020 21:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518805435	+ Email/Text: bknotices@bankofthewest.com	Dec 09 2020 21:28:24	BANK OF THE WEST, 2527 CAMINO RAMON, SAN RAMON CA 94583-4213
518761306	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 09 2020 22:10:45	Cap1/neimn, Po Box 30253, Salt Lake City, UT 84130-0253
518777136	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Dec 09 2020 22:11:05	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518761308	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 09 2020 22:10:45	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
518761310	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 09 2020 21:28:00	Comenity Bank/anntylr, Po Box 182789, Columbus, OH 43218-2789
518761311	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 09 2020 21:28:00	Comenitybank/jcrew, Po Box 182789, Columbus, OH 43218-2789
518761313	+ Email/Text: bankruptcies@foxcollection.com	Dec 09 2020 21:28:00	Fox Collection Center, Pob 528, Goodlettsville, TN 37070-0528
518761314	+ Email/Text: bankruptcy@fult.com	Dec 09 2020 21:29:00	Fulton Bank, Po Box 4887, Lancaster, PA 17604-4887
518839143	+ Email/Text: bankruptcy@fult.com	Dec 09 2020 21:29:00	Fulton Bank, N.A., One Penn Square, Lancaster, PA 17602-2853
518833422	+ Email/Text: ipfscollectionsreferrals@ipfs.com	Dec 09 2020 21:29:00	IPFS Corporation, 30 Montgomery Street, Suite 501, Jersey City, NJ 07302-3821
518777374	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 09 2020 21:28:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518761317	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 09 2020 22:11:40	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
518764501	Email/PDF: resurgentbknotifications@resurgent.com	Dec 09 2020 22:11:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518761319	+ Email/Text: bnc@nordstrom.com	Dec 09 2020 21:27:15	Nordstrom/td Bank Usa, 13531 E. Caley Ave, Englewood, CO 80111-6504
518801383	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 09 2020 22:11:47	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518799388	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 09 2020 22:10:51	Portfolio Recovery Associates, LLC, c/o Neiman Marcus, POB 41067, Norfolk VA 23541
518799390	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 09 2020 22:10:51	Portfolio Recovery Associates, LLC, c/o Saks, POB 41067, Norfolk VA 23541
518833957	Email/Text: bnc-quantum@quantum3group.com	Dec 09 2020 21:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518761320	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2020 22:11:34	Syncb/banarepdc, Po Box 965005, Orlando, FL 32896-5005
518761321	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2020 22:12:30	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
518761322	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2020 22:10:38	Syncb/gapdc, Po Box 965005, Orlando, FL 32896-5005
518761323	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2020 22:10:38	Syncb/pc Richard, C/o Po Box 965036, Orlando, FL 32896-0001
518839842	+ Email/PDF: gecsed@recoverycorp.com	Dec 09 2020 22:10:40	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518762232	+ Email/PDF: gecsed@recoverycorp.com		

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Dec 09 2020 22:11:34

Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518948540		Delaware River Joint Toll Bridge Commission, 2492 River Road, New Hope, Pennsylvania
518761312		First National Bank
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518808109	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518761315	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518870919	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Division Of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James Kevin Haney	on behalf of Creditor BMO Harris Bank N.A. jhaney@wongfleming.com sshallow@wongfleming.com,spiotrowski@wongfleming.com
Karina Pia Lucid	on behalf of Defendant Anthony C. Curto klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com
Karina Pia Lucid	on behalf of Debtor Anthony C Curto Jr. klucid@karinalucidlaw.com, R43327@notify.bestcase.com;admin@karinalucidlaw.com
Karina Pia Lucid	on behalf of Defendant Veronica Curto klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com
Karina Pia Lucid	on behalf of Defendant Anthony Curto klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com
Karina Pia Lucid	on behalf of Joint Debtor Veronica Curto klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com
Kerry E. Cahill	on behalf of Creditor Delaware River Joint Toll Bridge Commission kcahill@fpsflawfirm.com tlentini@floriolaw.com
Mark Edward Hall	mhall@foxrothschild.com

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Michael Shapanka

on behalf of Plaintiff Kingtown Truckstop LLC mshapanka@optonline.net

Michael Shapanka

on behalf of Creditor Kingtown Truckstop LLC mshapanka@optonline.net

Mitchell Hausman

on behalf of U.S. Trustee U.S. Trustee Mitchell.B.Hausman@usdoj.gov

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13